receiving caller telephone number data automatically provided by the telephone facility;

testing the caller telephone number data against negative file data in accordance with a negative test to limit access to at least a portion of the select operating format by the callers;

receiving caller identification data entered by the callers;

testing the caller identification data against a file of stored caller identification data in accordance with a positive test;

providing an operator terminal for use by a person to facilitate caller communication via the person through the telephone facility;

connecting an incoming call by a caller to said operator terminal under control of the computer based on a condition where the caller does not satisfy the positive test against stored caller identification data, said computer visually displaying said identification data on a selected caller and said operator terminal capable of providing data entries to said memory; and

updating said caller data on a selected caller contained in the memory by incorporating said data entries into said caller data.

76. 104. (New) A method according to claim 103, wherein the caller identification data is customer data.

77. 105. (New) A method according to claim 103, further comprising the step of:

testing said caller data under control of the computer.

78.

77

106. (New) A method according to claim 105, wherein the caller identification data is a caller personal identification number number.

79.

75

107. (New) A method according to claim 103, wherein the data entries provided by the operator terminal relate to a caller.

80.

75

108. (New) A method according to claim 103, wherein said caller data on said selected caller includes data specifying a limit on use.

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Cont

81.

80

109. (New) A method according to claim 108, wherein said limit on use specifies a predetermined number of uses.

82.

80

110. (New) A method according to claim 108, wherein said limit on use specifies a one time only use.

83.

80

111. (New) A method according to claim 108, wherein said limit on use specifies a use relating to a dollar amount.

84.

80

112. (New) A method according to claim 108, wherein said caller data on a selected caller includes data based on a specified limit on a number of calls from said caller during specified multiple intervals of time wherein said specified limit is automatically refreshed at the beginning or the end of each of said multiple intervals of time.

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85.   80
113.   (New) A method according to claim 108, wherein said limit on use specifies an

extent of access.

86.
114.   (New) A method for use with a telephone facility for on-line handling of customer

data contained in a memory in accordance with a select operating format and under control of a

computer associated with the memory, comprising the steps of:

        receiving incoming calls from callers;

        providing an operator terminal for use by a person to enable a caller to

communicate via the operator through the telephone facility;

        receiving customer number data entered by a caller in addition to one other form

of identification for the caller and storing at least the customer number data in a memory

and further based on a condition coupling an incoming call to the operator terminal;

        visually displaying at least a portion of the customer number data at the operator

terminal; and

        updating data relating to the caller in the memory by incorporating other data

entries provided at the operator terminal.

87,   86
115.   (New) A method according to claim 114, further comprising the step of:

        under control of the select operating format, developing computer generated

number data for at least certain of the customers.

88,   87
116.   (New) A method according to claim 115, further comprising the step of:

C/
Cont

C

providing said computer generated number data via voice signals to at least certain of the customers.

89. *87*
117. (New) A method according to claim 115, further comprising the step of:

issuing said computer generated number data in sequential order to at least certain of the customers.

90. *58*
118. (New) A method according to claim 116, further comprising the step of:

utilizing said computer generated number data to identify transactions for at least certain customers and for storing said computer generated number data in said memory.

C /
Cont

91. *87*
119. (New) A method according to claim 115, further comprising the step of:

receiving caller telephone number data automatically provided by the telephone facility for each customer and utilizing said caller telephone number data to control certain operations of the select operating format.

92. *88*
120. (New) A method according to claim 116, further comprising the step of:

imposing a limit on use with respect to at least certain operations of the select operating format for at least certain of the customers.

93. *92*
121. (New) A method according to claim 120, wherein the limit on use imposed on at least certain customers relates to a dollar amount.

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94.

93

122. (New) A method according to claim 120, wherein the limit on use imposes a one time only use on at least certain customers.

95.

92

123. (New) A method according to claim 120, wherein the limit on use imposes a predetermined number of uses on at least certain customers.

96.

92

124. (New) A method according to claim 120, further comprising the step of:

further testing said limit on use with respect to at least certain customers based on a predetermined period of time.

C1
Cont

97.

91

125. (New) A method according to claim 119, further comprising the step of:

imposing a limit with respect to at least certain customers based on a predetermined period of time.

98.

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126. (New) A method according to claim 114, further comprising the step of:

testing said customer number data against a file including a file of negative file data.

99.

98

127. (New) A method according to claim 126, further comprising the step of:

generating computer number data and providing the computer number data to at least certain of the customers via voice signals.

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100.

128. (New) A method according to claim 127, wherein the computer generated number data is provided to at least certain customers in sequential order.

101.

129. (New) A method according to claim 126, further comprising the step of:

utilizing the computer generated number data to identify transactions with respect to at least certain customers; and

storing the computer generated number data in the memory.

102.

130. (New) A method according to claim 126, further comprising the step of:

imposing a limit on use with respect to at least certain operations of the select data operating format for at least certain customers.

C 1
Cont

103.

131. (New) A method according to claim 130, wherein the limit on use imposed on at least certain customers relates to a dollar amount.

104.

132. (New) A method according to claim 130, wherein the limit on use imposed on at least certain customers specifies a predetermined number of uses.

105.

133. (New) A method according to claim 130, wherein the limit on use imposed on at least certain customers specifies a one time only use.

106.

134. (New) A method according to claim 126, further comprising the step of:

C

selectively providing different cues in accordance with said select operating

format to customers based on customer identification data.

107.
135. (New) A method according to claim 134, *106* wherein the customers are provided at

least one further cue.

108.
136. (New) A method according to claim 126, *98* further comprising the step of:

receiving customer telephone number data automatically provided by the

telephone facility; and

utilizing the customer telephone number data to control certain operations of the

select operating format.

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Cont

109.
137. (New) A method according to claim 136, *108* further comprising the step of:

storing the customer telephone number data.

110.
138. (New) A method according to claim 114, *86* further comprising the step of:

further testing the customer number data for at least certain callers to determine if

the customer number data is of record.

111.
139. (New) A method according to claim 114, *86* further comprising the step of:

further testing the customer number data to determine if the customer number data

has exceeded a limit on use imposed on at least certain callers.

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112.

111

140. (New) A method according to claim 139, wherein the limit on use relates to a dollar amount.

113.

111

141. (New) A method according to claim 139, wherein the limit on use imposed on at least certain callers specifies a one time only use.

114.

111

142. (New) A method according to claim 139, wherein the limit on use imposed on at least callers specifies a predetermined number of uses.

115.

111

143. (New) A method according to claim 139, wherein the limit on use is imposed on at least certain callers during a predetermined period of time.

C/ Cont/

116.

111

144. (New) A method according to claim 139, further comprising the step of:

further testing the customer number data against a file including a file of negative file data.

117.

146

145. (New) A method according to claim 114, further comprising the step of:

providing computer generated number data to at least certain of said callers via voice signals.

118.

117

146. (New) A method according to claim 145, storing the computer generated number data in association with the customer number data.

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147. (New) A method according to claim 139, further comprising the step of:

selectively providing different cues in accordance with said select operating

format to at least certain callers to prompt responses based on customer identification

data.

148. (New) A method according to claim 147, further comprising the step of:

providing at least one other cue.

149. (New) A method according to claim 114, wherein the customer number data is

customer social security data.

150. (New) A method according to claim 114, wherein the one other form of

identification for the caller is social security data.

151. (New) A method according to claim 114, further comprising the step of:

selectively receiving calling number identification data and utilizing the calling

number identification data to test for fraud against a database of calling number

identification data.

152. (New) A system according to claim 114, wherein the number data relating to a

customer includes expiration date data.